

Health Care Reform

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Although resilient and innovative, our region has struggled through successive financial challenges in the past decade that have resulted in growing unemployment and rising numbers of the un- and under-insured. Over the past nine years, I have heard repeated pleas from the Constituents of the 15 th District to fix the system, protect their families' financial health, and ensure access to high quality healthcare. I am proud to be a part of the Congressional effort to quickly and carefully craft healthcare legislation to address the gaps and inequities in our system. H.R. 3200, the America's Affordable Health Choices Act, has been introduced in the House of Representatives as the first step in the process of bringing healthcare reform to all.

Because of the enormous size of our nation's healthcare system and the wide-ranging need for reform, the legislation under discussion in the House of Representatives is necessarily complex and has generated a significant amount of debate among Members of Congress, in the media, and between concerned constituents. In fact, because of the amendment process and the separate legislative processes between the House and the Senate, there are currently four versions of the bill that need to be reconciled and the Senate Finance committee has yet to introduce their version of the bill. This post refers to the legislation as introduced but the information provided here and on the websites at the bottom of this posting is still relevant. Discussions about the bill that will come to the floor for a vote are ongoing and I will be providing updates on my website to reflect the changing structure of the bill.

I appreciate the opportunity to refute some misinformation about aspects of the bill while explaining how aspects of the America's Affordable Health Choices Act will close the Medicare part D donut hole for seniors, lower cost, increase the quality of our healthcare, provide for greater choices, and extend coverage to the uninsured.

Updated Health Care Reform Bill Available Online

Members of the House of Representatives have worked diligently over the past several months to produce a consensus piece of legislation that will achieve an historic goal for Americans: affordable, and secure health care coverage for all.

March 2010 Rules Committee Reconciliation Bill

http://www.rules.house.gov/bills_details.aspx?NewsID=4606

How will this new bill help the 15th District of California?

http://energycommerce.house.gov/Press_111/health_care/districts/new/CA15.Honda.pdf

CBO Preliminary Cost Estimates

<http://www.cbo.gov/ftpdocs/113xx/doc11355/hr4872.pdf>

Republicans Defeated the Last Health Reform Effort, and Americans Lost

Senate Policy Committee: http://dpc.senate.gov/dpcdoc.cfm?doc_name=fs-111-1-150

Closing the Donut Hole: Protecting Our Seniors

The law closes the “doughnut hole”, starting with a \$250 rebate for those seniors impacted by it in 2010 and phasing it out completely over time. Starting in 2011, the law builds on the pharmaceutical manufacturers’ 50% discount on brand name drugs to completely close the gap with 75% discounts on brand name and generic drugs by 2020. It also protects seniors with particularly high drug costs.

The Health Insurance Exchange: Ensuring Transparency

By 2014, each state will establish an Exchange to help individuals and small business employers obtain health insurance coverage. Plans participating in the exchanges must meet quality and consumer protection standards, present their options in a standardized manner that is easy to understand, and use one standard enrollment form. With Federal assistance, States may form non-profit, member run insurance cooperatives.

Tax credits will be offered to qualified individuals to help them purchase health insurance

There is no public option but the Office of Personnel Management is tasked with supervising the offering by private insurers of multi-State plans. States may form compacts with other states to permit the purchase of insurance across state lines.

Public Health Insurance Option: Stimulating competition and covering the uninsured

A public health insurance option will be available through the exchange and compete on an equal footing alongside all the private health insurance plans. Enrollment in the public health insurance plan is not mandatory – individuals and businesses are free to choose among private insurance plans or the public plan. The public option must be financially self-sustaining and build start-up costs and contingency funds into its rates and adjust premiums annually so as to assure its financial viability, just as private plans do.

The public option will promote primary care and improve quality by encouraging the creation of a “medical home” and the use of coordinated care. It must comply with all the structural requirements of participation in the health insurance exchange in the same way as the participating private plans. In many states and regions of this country, one or two health insurance companies control virtually all of the insurance market, leaving consumers with no choices other than a single insurer that faces no competition in setting rates and providing care. The introduction of a public option increases competition and will drive down cost by forcing those companies to increase quality, and control waste, fraud, and abuse.

I am strongly in favor of a public option, as I believe that it is the only way to break the stranglehold of the insurance industry on the wallets of the American people. I will not vote for a bill that does not contain a robust public option which will ensure Americans have choices in health coverage.

This overview of the broadest elements of the health reform law is detailed but not exhaustive. Many of the elements of the bill will continue to change as negotiations continue in committee and between the House and the Senate in the coming months. I encourage you to visit the following websites for more information.

Seniors and Health Insurance Reform

- Fact Sheet, [“Meeting Health Care Needs of Senior Citizens and People with Disabilities”](#)
- Fact Sheet, [“Strengthening Medicare”](#)
- Fact Sheet, [“Improving the Medicare Part D Drug Program”](#)
- [Health Insurance Reform DAILY MYTHBUSTER: Impact on Seniors](#)
- Fact Sheet, [“Republicans: A History of Attacking Medicare”](#)
- [What’s in it for Seniors, prepared by Third Way and Herndon Alliance](#)

President Obama and Congress are working to fix what's broken in our health care system and strengthen what's working. Medicare—which has provided health care for Americans age 65

and older for the last 44 years-is working, and will be strengthened under America's Affordable Health Choices Act ([H.R. 3200](#)). Without reform for all Americans, health care costs will keep rising, and it could jeopardize Medicare's ability to keep covering costs. Rising costs hit seniors' wallets too-with the average Part D plus Part B premium consuming an estimated 12% of the average Social Security benefit in 2010-and 16% by 2025. The debate on reform has been intense, and often filled with frightening-and wrong-information. AARP is speaking out against the scare tactics: "We won't stand idle when opponents of health care reform attempt to scare or mislead the American people-and older Americans in particular-about what fixing the system really means," said AARP Executive Vice President Nancy LeaMond.

How Will Reform Help You?

Cost Savings Calculators

Individual Cost Savings:

<http://www.americanprogress.org/issues/2009/09/healthcarecalc.html>

Small Business Cost Savings:

Health Insurance Quiz

In the News

Related Articles:

Opponents, proponents of health care reform face off in noisy confrontation in Los Gatos

SAN JOSE MERCURY NEWS

September 14, 2009

http://www.mercurynews.com/topstories/ci_13330740

Health Care Fit for Animals

THE NEW YORK TIMES

August 26, 2009

By Nicholas D. Kristof

<http://www.nytimes.com/2009/08/27/opinion/27kristof.html?em=&adxnnl=1&adxnnlx=1251388918-DZOecluL6JYjHImJOJR3Dw>

OpEds:

Barring Immigrants From Coverage Will Burden Taxpayers

MILPITAS POST

October 15, 2009

http://www.mercurynews.com/milpitas/ci_13561005

Baucus Should Be More Inclusive With Health Care Plan

ROLL CALL

September 22, 2009

<http://www.rollcall.com/news/38781-1.html>

Health Care Requires a Public Option

EL-OBSERVADOR

September 11-17, 2009

http://el-observador.com/e_edition.html

Public Option Enjoys Broad Support Despite Falsehoods Spread by Critics

THE HILL

September 10, 2009

<http://www.thehill.com/special-reports-archive/555-healthcare-september-2009/57961-public-option-enjoys-broad-support-despite-falsehoods-spread-by-critics>

Misinformation Makes Town Hall Meetings Tough

SAN JOSE MERCURY NEWS

September 9, 2009

http://www.mercurynews.com/opinion/ci_13294404?nclink_check=1

'Political Courage' Needed for Health Care Reform

NICHI BEI TIMES

Sept. 3-9, 2009

<http://www.nichibeitimes.com/?p=5773>

Half-truths Undermine Critical Health Care Reform

Milpitas Post

September 3, 2009

http://www.themilpitaspost.com/opinion/ci_13254613

Robust Public Health Insurance Option a Must

ASIANWEEK

August 26, 2009

<http://www.asianweek.com/2009/08/26/robust-public-health-insurance-option-a-must/>

Real health care reform requires public option

TAMPA TRIBUNE

August 26, 2009

By Michael Honda (w/ 4 Caucuses)

<http://www2.tbo.com/content/2009/aug/26/na-real-health-care-reform-requires-public-option/news-opinion-commentary/>

California needs health care reform

SAN FRANCISCO CHRONICLE

August 15, 2009

By Michael Honda

http://www.sfgate.com/cgi-bin/blogs/opinionshop/detail?entry_id=45532

Opción pública en el plan del cuidado de salud

LA OFERTA

July 30, 2009

By Michael Honda and Raul Grijalva

http://laoferta.com/index.php?option=com_content&task=view&id=5276&Itemid=38

Healthcare: Regina Benjamin is a welcome choice for U.S. surgeon general

THE HILL

July 14, 2009

By Michael Honda

<http://thehill.com/healthcare-regina-benjamin-is-a-welcome-choice-for-u.s.-surgeon-general.html>

A Public Option Must Be Part of Health Care Plan

ROLL CALL

July 10, 2009

By Michael Honda and Raul Grijalva

<http://www.rollcall.com/news/36661-1.html>

Public option is key to health reform

POLITICO

June 24, 2009

By Michael Honda and Raul Grijalva

<http://www.politico.com/news/stories/0609/24103.html>

Asian-Americans confront distinct set of challenges

THE HILL

February 11, 2009

By Michael Honda

<http://thehill.com/op-eds/asian-americans-confront-distinct-set-of-challenges-2009-02-10.html>

Resources

Speaker of the House <http://www.speaker.gov/newsroom/legislation?id=0327>

White House Health Reform <http://healthreform.gov/>

House Committee Energy and Commerce <http://energycommerce.house.gov/>

House Committee on Education and Labor

<http://edlabor.house.gov/markups/2009/07/hr-3200-americas-affordable-he.shtml>

House Committee on Ways and Means

<http://waysandmeans.house.gov/MoreInfo.asp?section=52>

Key points about H.R.3200 [America's Affordable Health Choices Act Information Packet](#)

Fighting the [Myths About Health Care Reform](#)

More Resources: <http://majorityleader.gov/docUploads/HealthCareReformResources081409.pdf>

Full text of the bill, fact sheets, and the text of amendments offered during markup are all available at these websites. I look forward to continuing the dialogue about the details of health reform as the debate moves forward.

En Español

- [Como Te Beneficia La Reforma Del Seguro Médico](#)
- [Y Que Hay En Esto Para Mi](#)
- [Opción pública en el plan del cuidado de salud](#)
- [Health Reform for Latinos](#) (English Only), The White House
- [El Plan De Obama: Estabilidad y Seguridad para Todos los Estadounidenses](#) (Obama's Plan: Stability & Security For All Americans), The White House
- [La Realidad](#) (Reality Check), The White House
- [En Español](#) (In Spanish), Department of Health & Human Services
- [Cómo la Reforma de Salud Beneficiará a los Hispano-Americanos](#) (How Health Care Reform Will Benefit Hispanic Americans), Center for American Progress

Para seguir dejando claro lo que la reforma del sistema de seguro médico realmente significa para los estadounidenses, estamos lanzando la versión en español del sitio "Reality Check" en <http://www.WhiteHouse.gov/LaRealidad>

Ayer dimos a conocer el nuevo sitio usando el blog de WhiteHouse.gov, con este mensaje:

[La Realidad: La verdad sobre la reforma del seguro médico ahora está disponible en Español.](#)

No nos podemos dar el lujo de ignorar la reforma del sistema de seguro médico. Cada día, 14,000 personas pierden su cobertura de seguro de salud, y los costos del seguro de salud en los últimos nueve años se han doblado. Además, un reporte reciente encontró que en solo los últimos tres años las compañías de seguro le han negado cobertura a mas de 12 millones de personas simplemente por que alguien decidió que la persona tenía una condición preexistente.

[WhiteHouse.gov/LaRealidad](#) incluye los hechos sobre lo que verdaderamente haría la reforma del seguro de salud para enfrentar los retos del sistema actual, y por supuesto, lo que no haría. Ya tenemos también un [video en español](#) ...Y el sitio ofrece subtítulos en español para todos los excelentes videos que ya están destacados en el sitio Reality Check. Para dejar claro que la reforma del seguro de salud ofrece mayor seguridad para ustedes, hemos incluido respuestas a [preguntas que nos han hecho con frecuencia](#), y las [ocho protecciones que se establecerían para los consumidores](#) de seguro médico.

Esta página también le permite acceso a herramientas fáciles de usar para compartir esta información con sus colegas, sus amigos, y su familia, para que los estadounidenses puedan tener un debate completo y sustantivo, basado en los hechos. Esperamos que les sea útil, y les agradecemos el haber tomado el tiempo para visitar el sitio.